

IN RE:

CHRISTOPHER KASPER
TRISHA KASPER
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

Case No.:18-10063

Chapter 13

Document No.: 70

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 16th day of May, 20 23, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
5/16/23 9:44 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

In re:
Christopher Kasper
Trisha Kasper
Debtors

Case No. 18-10063-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 16, 2023

User: auto
Form ID: pdf900

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Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Christopher Kasper, Trisha Kasper, 121 Vine Street, Girard, PA 16417-1433 |
| 14763551 | + Colleen Zieber, 1320 West 25th Street, Erie, PA 16502-2340 |
| 14763553 | + ENT Specilist Of North Western PA, 1645 West 8th Street, Erie, PA 16505-5007 |
| 14763554 | + Erie County DRS, 140 West Sixth Street Room 6H, Erie, PA 16501-1032 |
| 14763555 | + Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527 |
| 14763558 | + PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110 |
| 14763560 | + Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/Text: bankruptcydpt@mcmcg.com | May 17 2023 00:08:00 | Midland Credit Management, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271 |
| 14766566 | Email/Text: ally@ebn.phinsolutions.com | May 17 2023 00:07:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 14763547 | + Email/Text: ally@ebn.phinsolutions.com | May 17 2023 00:07:00 | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 14805400 | Email/Text: creditcardbkcorrespondence@bofa.com | May 17 2023 00:07:00 | Bank Of America, N.A., Bank of America, PO Box 31785, Tampa, FL, 33631-3785 |
| 14966143 | Email/Text: creditcardbkcorrespondence@bofa.com | May 17 2023 00:07:00 | Bank of America, N.A., PO BOX 31785, Tampa FL 33631-3785 |
| 14763548 | + Email/Text: creditcardbkcorrespondence@bofa.com | May 17 2023 00:07:00 | Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413 |
| 14763549 | Email/PDF: AIS.cocard.ebn@aisinfo.com | May 17 2023 00:26:21 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 14795103 | Email/PDF: bncnotices@becket-lee.com | May 17 2023 00:26:22 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14763552 | + Email/Text: ebnnotifications@creditacceptance.com | May 17 2023 00:07:00 | Credit Acceptance Corporation, 25505 W 12 Mile Road, Suite 3000, Southfield, MI 48034-8331 |
| 14763556 | + Email/Text: EBNBKNOT@ford.com | May 17 2023 00:08:00 | Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000 |
| 14763550 | Email/PDF: ais.chase.ebn@aisinfo.com | May 17 2023 00:13:44 | Chase Card, P.o. Box 15298, Wilmington, DE 19850 |
| 14763557 | + Email/Text: PBNCNotifications@peritussservices.com | May 17 2023 00:07:00 | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 14781737 | + Email/Text: bankruptcydpt@mcmcg.com | May 17 2023 00:08:00 | MIDLAND FUNDING LLC, PO BOX 2011, |

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| | | | |
|-----------|--|----------------------|---|
| | | | Warren MI 48090-2011 |
| 14763559 | + Email/Text: hmando@phbfcu.com | May 17 2023 00:08:00 | PHB Employees FCU, 7773 West Ridge Road, Fairview, PA 16415-1075 |
| 15006052 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 17 2023 00:37:31 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 14770812 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 17 2023 00:26:27 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14764509 | + Email/PDF: rmscedi@recoverycorp.com | May 17 2023 00:14:28 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14763561 | + Email/PDF: gecsed@recoverycorp.com | May 17 2023 00:25:21 | SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015 |
| 14763562 | + Email/PDF: gecsed@recoverycorp.com | May 17 2023 00:12:59 | Synch/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007 |
| 14763563 | + Email/PDF: gecsed@recoverycorp.com | May 17 2023 00:25:12 | Synch/lowes, Po Box 956005, Orlando, FL 32896-0001 |
| TOTAL: 20 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | BANK OF AMERICA, N.A. |
| cr | * | BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785 |
| cr | * | BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14775293 | *+ | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 |
| 14999903 | * | BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785 |
| 14775294 | *+ | Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413 |
| 14775295 | *P++ | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 14775297 | *+ | Colleen Zieber, 1320 West 25th Street, Erie, PA 16502-2340 |
| 14775298 | *+ | Credit Acceptance Corporation, 25505 W 12 Mile Road, Suite 3000, Southfield, MI 48034-8331 |
| 14775299 | *+ | ENT Specilist Of North Western PA, 1645 West 8th Street, Erie, PA 16505-5007 |
| 14775300 | *+ | Erie County DRS, 140 West Sixth Street Room 6H, Erie, PA 16501-1032 |
| 14775301 | *+ | Fnb Cons Disc Co, 2501 W 12th St, Erie, PA 16505-4527 |
| 14775302 | *+ | Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000 |
| 14775296 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850 |
| 14775303 | *+ | Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 14775304 | *+ | PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110 |
| 14775305 | *+ | PHB Employees FCU, 7773 West Ridge Road, Fairview, PA 16415-1075 |
| 14775307 | *+ | SYNCB/AMAZON, PO BOX 965015, Orlando, FL 32896-5015 |
| 14775306 | *+ | Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001 |
| 14775308 | *+ | Synch/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007 |
| 14775309 | *+ | Synch/lowes, Po Box 956005, Orlando, FL 32896-0001 |

TOTAL: 1 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com |
| Maria Miksich | on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Paul W. McElrath, Jr. | on behalf of Joint Debtor Trisha Kasper ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com |
| Paul W. McElrath, Jr. | on behalf of Debtor Christopher Kasper ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 7